

UNITED STATES BANKRUPTCY COURT District of New Jersey
Caption in Compliance with D.N.J. LBR 9004-1(b)  Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888
In re:   Maria E Ciocca   Debtor(s)



Order Filed on November 9, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 12-28191 / MBK

Hearing Date: 10/25/2016

Judge: Michael B. Kaplan

Chapter: 13

### ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: November 9, 2016**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

**ORDERED** that the modified plan of the above named debtor, dated 09/20/2016, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

**ORDERED** that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

**ORDERED** that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$163,729.00 PAID TO DATE

\$4,747.00 for 9 months beginning 11/1/2016

**ORDERED** that the case is confirmed with a calculated plan funding of \$206,452.00. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

**ORDERED** that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

**ORDERED** that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

**ORDERED** that the Standing Trustee is authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a), in the amount filed by the post-petition claimant.

**ORDERED** that the Trustee is authorized to pay the late filed claim of Lakeside at Medford Homeowners Association, court claim #21-1.

**ORDERED** as follows:

Creditor Ditech Financial LLC, PACER Claim #16-1, to amend the arrears portion of its Proof of Claim to the amount paid to date, or withdraw the original Proof of Claim, by 12/26/2016

In re:  
Maria E Ciocca  
Debtor

Case No. 12-28191-MBK  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2016.

db +Maria E Ciocca, 4 Blue Heron Ct, Medford, NJ 08055-3807

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2016

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Alexandra T. Garcia on behalf of Creditor Beneficial Financial I, as successor by merger to  
 Beneficial New Jersey Inc. d/b/a Beneficial Mortgage Co. NJECFMAIL@mwc-law.com  
 Carrie J. Boyle on behalf of Debtor Maria E Ciocca cboyle@mpadlaw.com,  
 cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;jhughes@mpadlaw.com  
 Denise A Kuhn on behalf of Interested Party Commonwealth of Pennsylvania, Department of  
 Revenue, Bureau of Accounts Settlement dkuhn@attorneygeneral.gov  
 Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A., as servicer for The Bank  
 of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWALT, Inc.,  
 Alternative Loan Trust 2004-J6, Mortgage Pass-Through C cmecf@sternlav.com  
 Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL.  
 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
 R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
 bankruptcy@feinsuch.com  
 Tammy L. Terrell on behalf of Creditor DITECH FINANCIAL LLC bankruptcy@feinsuch.com  
 TOTAL: 10